

Spring 2016

# REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE REALTORS®

## **Mississippi REALTOR® Community Champions**



**Focus on Fair Housing**  
**Capitol Day in photos**  
**Mississippi Legislative update**  
**New MAR Referral Network**





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*Real Estate LEADER* is the official publication of the Mississippi REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional development, and news about innovative business and community leaders.

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**On the cover:**

MAR's first-ever Community Champion Award-winners share their commitment to helping others in their area of the state.

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## PRESIDENT'S PERSPECTIVE

**A**fter an unusual winter of higher-than-average temperatures and turbulent weather, we are finally seeing the signs of spring. One such sign is longer days, which allows Mississippi REALTORS® more time to show property and to enjoy the beautiful outdoors in their leisure hours.

Since January, I have thoroughly enjoyed visiting many local boards around the state, learning more about their individual priorities, and seeing old friends and making new ones. These visits have afforded me the opportunity to discuss REALTOR® advocacy and to offer free continuing education with the course "I Pledge Allegiance...An Introduction to REALTOR® Advocacy". From all indications, our members are engaged and enjoying successful results from their hard work in an improving, yet still challenging real estate market.

In this issue of *Real Estate LEADER*, two of our members share the story of their community service through their volunteer efforts. Both were awarded the first ever "Community Champion Award" at our 2015 MAR Convention. The article on page 16 will inspire you as you read about their commitment and willingness to help others.

Also in this edition, you will find information about NAR's designation of April as Fair Housing Month and an update of this year's Mississippi Legislative Session on page 9. Be sure to view photos of the MARPAC



Drawdown and REALTOR® Day at the Capitol on page 10, check out the centerfold photo of the REALTOR® Day attendees on page 12, and read about the two outstanding Mississippi legislators who were recognized for their commitment to REALTOR® issues during the 2015 Mississippi Legislative Session.

Time passes quickly, so register now for NAR's Legislative Meetings & Trade EXPO on May 9 – 14 in Washington D.C. and mark your calendar to attend the 2016 MAR Convention & EXPO to be held October 4 – 6 at the Natchez Convention Center. This year's theme "Going

Places" will feature Ashton Gustafson as keynote speaker. Register now and save substantially off the onsite registration price.

These are exciting times, and I look forward to visiting with you this year as we serve our state association together.

Sincerely,

Lisa Hollister  
President

### REALTOR® University Receives Accreditation

REALTOR® University, the only advanced online education institution centered exclusively on real estate, has received accreditation from the Distance Education Accrediting Commission, or DEAC, an organization recognized by the Council for Higher Education Accreditation and the U.S. Department of Education.

Since its inception in 2011, accreditation has been a top priority for REALTOR® University; the process takes nearly two years and can only be started once the school has already been stably operating for two years. REALTOR® University first enrolled students in 2012 and began the accreditation process in 2014.

"Accreditation is a rigorous process that every new university must go through to be recognized as a legitimate and credible institution of higher learning," said Sharon Millett, chair of REALTOR® University's Board of Regents. "REALTOR® University has met the DEAC's strict criteria for education, ethical and business practices, affirming our program's unique blend of practical and applied learning for real estate professionals."

REALTOR® University was established to provide a Master's degree program for real estate professionals and bring even more value to their home buyer, seller and investor client. "As the voice of real estate, the National Association of REALTORS®

created REALTOR® University to serve as the ultimate resource for advanced education in real estate and to raise the bar of professionalism in our industry," said NAR President Tom Salomone. "We are excited that this is only the beginning for the university, and there are plans underway to expand the programs available and further advance professionalism in our industry."

Courses are offered in eight-week sessions, six times annually and taught by Ph.D.-level academics and practitioners. The program includes a business and real estate core curriculum with concentrations in Residential Sales, Marketing and Management; Commercial Real Estate Investment and Analysis; Real Estate Asset and Property Management; Real Estate Appraisal and Valuation Services; and Real Estate Association Management.

"In receiving initial accreditation from DEAC, REALTOR® University provided evidence of its commitment to educational standards and ethical business practices that assure quality, accountability and meaningful opportunities for students to engage fully in higher learning," said Dr. Leah K. Matthews, executive director of DEAC. "The DEAC is pleased to welcome the institution to the DEAC community of educators, where a focus on service to students reflects a longstanding commitment to best practices in teaching and learning in distance education."





## HEADLINERS

### MAR Governmental Affairs Director



*Easley*

MAR Governmental Affairs Director Derek Easley recently announced his resignation to become President of The Business & Industry Political Education Committee (BIPEC). Easley served MAR well as Governmental Affairs Director for almost 10 years. MAR has worked very closely with BIPEC on pro-business issues over the years and MAR looks forward to a continued relationship with their organization.

### Ron Farris to serve as Interim Lobbyist

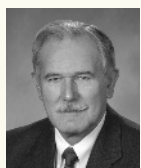


*Farris*

Registered lobbyist and MAR General Counsel Ron Farris is currently serving as interim lobbyist to represent the Mississippi REALTORS® through the end of the current legislative session. Farris is familiar with MAR legislative issues

having served as a consultant with Easley on legislation throughout the session. Farris previously served as a Mississippi State Senator.

### John Phillips returns to the Gulf Coast



*Phillips*

John Phillips recently transitioned out of his position as Vice President of Professional Development but will continue teaching for the Mississippi REALTOR® Institute. After 8 years of traveling back and forth between Jackson and

Diamondhead, Phillips is returning to the Coast to be with his family full time. He is looking forward to being at home, but will continue to teach throughout the state for MRI on a regular basis.

## ASSOCIATION NEWS

### MAR launches new Mississippi REALTORS® Referral Network

MAR's Membership Database Task Force, Chaired by Karen Glass, has developed a new tool that we hope you'll be excited to utilize to network with and refer business to your fellow Mississippi REALTORS®. The Referral Network Questionnaire will be used to develop a referral network for our members and will also help us identify members with expertise in various specialties and interests and experience in the political arena.

To add your name to the list for the Mississippi REALTORS® Referral Network, please take a few minutes to log in at this link: [msrealtors.org/Member\\_Services/Profile.php](http://msrealtors.org/Member_Services/Profile.php). You will have to log in to the system using your last name and NRDS number. The referral network will launch on May 2, 2016.

### MAR adopts new comprehensive marketing campaign

MAR's Marketing Task Force, Chaired by Kris Davis, has been developing a new comprehensive marketing campaign for the Mississippi REALTOR® Institute as well as the Mississippi REALTORS®. The task force has been working with Godwin Group, a Jackson-area advertising and marketing agency. The plan includes various project including updating the MAR website masthead and publication redesigns. The marketing campaign was approved by the MAR Board of Directors and will be completed in various phases over the next twelve to eighteen months.

# REMEMBER

## MAR Standard Forms are Available to Mississippi REALTORS® Only

Please remember that this Mississippi REALTORS® form set is available for use by MAR members ONLY and the forms should not be shared for use by non-MAR members or the public.



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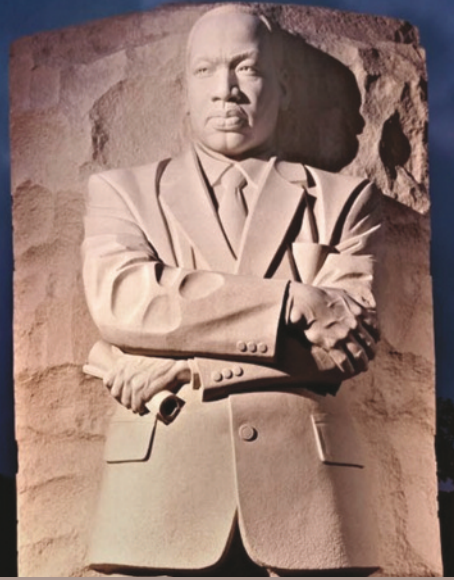
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# April is Fair Housing Month

National Association of REALTORS®

Code of Ethics, Article 10

*"REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity."*



## The National Association of REALTORS® recognizes April as Fair Housing Month

How can your office or association recognize and take part in NAR's monthlong emphasis?

Here are a few of the suggestions by NAR: (The materials referenced can be accessed at [realtoractioncenter.com/for-associations/fair-housing/fair-housing-month.html](http://realtoractioncenter.com/for-associations/fair-housing/fair-housing-month.html))

- Sponsor a local Fair Housing Month poster contest. Afterward, make association calendars out of the artwork.
- Print a copy of the REALTOR® Fair Housing Declaration and post it in your office and/or association and share the declaration with your buyer and seller clients.

### Fair Housing Declaration

*I agree to:*

- Provide equal professional service without regard to the race, color, religion, sex, handicap, familial status, national origin or sexual orientation of any prospective client, customer, or of the residents of any community.
  - Keep informed about fair housing law and practices, improving my clients' and customers' opportunities and my business.
  - Develop advertising that indicates that everyone is welcome and no one is excluded; expanding my client's and customer's opportunities to see, buy, or lease property.
  - Inform my clients and customers about their rights and responsibilities under the fair housing laws by providing brochures and other information.
  - Document my efforts to provide professional service, which will assist me in becoming a more responsive and successful REALTOR®.
  - Refuse to tolerate non-compliance.
  - Learn about those who are different from me, and celebrate those differences.
  - Take a positive approach to fair housing practices and aspire to follow the spirit as well as the letter of the law.
  - Develop and implement fair housing practices for my firm to carry out the spirit of this declaration.
- 
- Use the Fair Housing Proclamation and have your local government proclaim April as Fair Housing Month.
  - Encourage REALTORS® to display the 2016 Fair Housing FOCUS poster (PDF) in offices.
  - Distribute the 2016 April Fair Housing Focus Publication (PDF), which features a lead article on diverse neighborhoods; information on the At Home With Diversity course special and the Housing Opportunity course; NAR grants, fair housing DVDs, as well as new products like the Home Affordable Foreclosure Alternatives Program and other ideas you can implement at your association or office to recognize Fair Housing Month.



# 2016 REALTOR® Institute schedule

**Additional Pre-License, Post-License and CE courses are being scheduled for other parts of the state. Please visit [realtorinstitute.org](http://realtorinstitute.org) for an updated list of available courses.**

## Salesperson PreLicense

Hattiesburg	April 1-22	Weekend
Gulfport	April 18-29	Day
Jackson	April 22-May 13	Weekend
Gulfport	May 20-June 10	Weekend
Jackson	June 13-24	Day
Jackson	July 8-29	Weekend
Gulfport	July 18-29	Day
Gulfport	August 12-September 2	Weekend
Jackson	August 22-September 2	Day
Jackson	September 9-30	Weekend
Gulfport	September 19-30	Day
Gulfport	October 7-28	Weekend
Jackson	October 17-28	Day
Gulfport	November 28-December 16	Day
Jackson	December 2-23	Weekend

## Salesperson Post-License (GRI I)

Jackson	April 25-28
Jackson	July 11-14
Jackson	November 14-17

## Broker A (GRI II)

Jackson	May 2-6
Jackson	August 1-5
Jackson	November 7-11

## Broker B (GRI III)

Jackson	May 23-27
Jackson	September 12-16

## Broker Post-License

Jackson	July 18-21
Jackson	November 28-December 1

## Exam Review

Hattiesburg	April 17
Gulfport	April 27
Jackson	May 8
Gulfport	June 5
Jackson	June 22
Jackson	July 24
Gulfport	July 27
Gulfport	August 28
Jackson	August 31
Jackson	September 25
Gulfport	September 28
Gulfport	October 23
Jackson	October 26
Gulfport	December 14
Jackson	December 18

## CONTINUING EDUCATION CLASSES

### April

15	Nesbit	Code of Ethics
15	Nesbit	21 Things I Wish My Broker Had Told Me
15	Greenville	I Pledge Allegiance... REALTOR® Advocacy
18	Nesbit	I Pledge Allegiance... REALTOR® Advocacy
21	Gulfport	I Pledge Allegiance... REALTOR® Advocacy
28	Oxford	Required Law CE
29	Oxford	Quad/Commercial 101

### May

18	Jackson	Required Law CE
19	Jackson	Commercial & Web/Internet Basics

### June

2	Hattiesburg	Property Disclosures
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### July

13	Jackson	Required Law CE
14	Jackson	Social Media & iPads
21	Hattiesburg	Risk Management

### August

17	Nesbit	New Member Orientation
18	Nesbit	Required Law CE
18	Hattiesburg	Quadrennial Code of Ethics
19	Nesbit	Elective CE TBD

### September

14	Jackson	Required Law CE
15	Jackson	Property Mgmt & Videos

### November

16	Jackson	Required Law CE
17	Jackson	Facebook & Technology Tour

### December

7	Nesbit	New Member Orientation
8	Nesbit	Required Law CE
9	Nesbit	Elective CE TBD

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By RON FARRIS

LEGAL EASE

## REALTORS® Must Exercise Caution Dealing with Appraisers

**A**s some Mississippi REALTORS® have learned the hard way, communications with banks and appraisers involved in real estate transactions must be handled with utmost caution.

Appraiser Independence Requirements (AIR) applicable to most residential sales are set forth in government regulations issued by Fannie Mae and Freddie Mac, applying to all conventional single family (1-4 unit) loans originated after October 15, 2015.

It is a rumor that real estate licensees cannot communicate with appraisers or otherwise assist in collection of data and relevant documentation. The critical fact to remember is that REALTORS® are welcome to provide relevant data and other information to an appraiser that enables an appraiser to render an independent, impartial and objective opinion of value. On the other hand, REALTORS® should never attempt to influence the outcome of an appraiser's report or suggest that an appraisal should aim for a certain mark, such as the selling price.

There is a limited window of opportunity wherein REALTORS® are safe to talk with appraisers after the appraiser is picked by the lender and before the appraiser renders its report to the client. Communications during this time are allowable under federal regulations governing communications with appraisers. This includes the right of a REALTOR® to be present when tours of the property are made by an appraiser, or to provide a package of relevant information to appraisers as they are conducting their investigation.

In their interactions with appraisers, REALTORS® are safe to share the following:

- Terms of the sale
- Applicable comparable sales
- Evidence of notable renovations that might affect value
- Records of maintenance and upkeep that evidence improvements to the property
- Records of replacement of appliances

REALTORS® should never:

- Ask an appraiser to reach an appraised value that meets an asking or sale price
- Suggest an appraiser won't get future work if a pending appraisal affects the transaction

- Attempt to influence the selection of a specific appraiser by the lender
- Attempt to influence a lender to change appraisers once it has selected one
- Attempt to communicate directly with an appraiser once the report has been rendered to the client

Lenders are charged by law with the obligation of ensuring that all appraisers vying for assignments are duly qualified by means of adequate training and qualifications. This includes, at a minimum, familiarity with Freddie Mac's rules, appraisal regulations and enforcement, and the Uniform Standards of Professional Appraisal Practice. Lenders must choose appraisers; neither mortgage brokers nor real estate brokers can select appraisers for a particular loan, and they cannot provide lists of preferred appraisers to lenders to choose from or consider in their selection processes.

Once a report is rendered, a REALTOR® who has reasonable concerns regarding an appraisal can follow formalized procedures to register relevant data or documentation with the lender that should be considered by the appraiser in evaluating the accuracy of the appraisal. For instance, it would not be in appropriate for a REALTOR® to submit supplemental comparable sales to the lender to be considered by the appraiser. It would also be appropriate for a REALTOR® to request through the lender correction of obvious errors in a report, such as a mistake as to the number of bedrooms or inaccuracies as to acreage or square footage. It is within a REALTOR'S® rights to ask the lender for an explanation of an appraiser's methodology and how he or she came up with the specific appraised value.

REALTORS® are wise to study and pay close attention to the rules when choosing to remain involved in transactions after the contract is successfully negotiated.

*Ron Farris, Esq. is General Counsel to the Mississippi Association of REALTORS®, and available to Association members through the Legal Hotline. For non-HotLine matters, he can be reached at Farris Law Group, P. O. Box 1458, Madison, MS 39130-1458, or by email: [ron@farrislawgroup.net](mailto:ron@farrislawgroup.net).*



**Call MAR's Legal Hotline • 800-747-1103, ext 25**

MAR's Legal Hotline offers free and confidential legal information relevant to broad-based real estate practices and applications, including MAR Standard Forms and Contracts, to MAR members, and is available Monday through Friday, 8:00 a.m. – 5:00 p.m. Messages are retrieved each day at 3:00 PM and will be returned the following business day.



The 2016 Legislature moves into its home stretch with the passage of all major deadlines for original floor action on all bills passed and those bills remaining alive either moving to the Governor or being submitted to conference committees for final action. Below you will find MAR's current legislative priorities, where they are in the process as well as links to the legislation. Also below you will find legislation that we are tracking.

Background checks on Real Estate Licensees – MAR's number one Legislative priority, we support amending Mississippi license law to require fingerprinting and background checks on new real estate license applicants and real estate license renewals. On Wednesday, March 30, the House amended our bill to restore language in our provision to our specifications. Two other amendments were added by the House that have nothing to do with our language but address other matters in which we have no interest. The House version of our bill was sent to the Senate, where we expect the Senate to invite conference in order to work further with the House on wording of the amendments added in the House. Subject to the April 14 deadline for the Senate to concur or not concur in House amendments to general bills.

• **SB 2725 – Passed by House and transferred to Senate**

**Tax equity for Mississippi's Self-Employed** - The original goal for the bill was tax equity for Mississippi's self-employed by allowing a self-employment tax deduction on the Mississippi State income tax return, similar to the current adjustment allowed on the federal return; and as similarly allowed for corporations on the Mississippi State return for the employer-paid portion of federal Medicare and FICA taxes. The House amended the bill to include a simple personal income tax cut and to make enactment of any tax cut subject to creation of a state lottery. The Senate rejected these amendments and invited conference. Subject to April 16 deadline for filing of conference reports on revenue bills.

• **SB 2858 – Senate declined to accept amendments made by House; conference invited.**

**Eliminating the Franchise Tax** – Mississippi REALTORS® believe that eliminating the franchise tax will make Mississippi more attractive for businesses to relocate here or encourage existing businesses to expand. The franchise tax hits companies in the state for capital or property at a rate of \$2.50 per \$1,000 of capital or property, whichever is greater. The state's franchise tax rate is sixth-highest in the nation and is one of the few without limits on the maximum payment. Mississippi is one of 18 states with a franchise tax. Eliminating the franchise tax could help Mississippi's tax climate for business. The franchise tax is paired with a corporate income tax, making it more onerous. Unlike in New York, Rhode Island and Connecticut, where a company pays only the higher charge of the two taxes, Mississippi whacks companies with both taxes every year. The House amended this bill to remove the franchise tax provisions entirely. The Senate rejected the House amendments and has invited conference. Subject to April 16 deadline for filing of conference reports on revenue bills.

• **SB 2858 – Senate declined to accept amendments made by House; conference invited**

**Trespassing Act** – Mississippi REALTORS® supported legislation stating that a landowner does not owe any responsibility to a trespasser who is injured on their property. This legislation codifies case law concerning land possessors' duty of care regarding trespassers. Homeowners, companies, factories, and farmers may all be at risk of liability for activities inherently out of their control. The Senate Jud-A committee amended the bill to expand on language in the original bill, including the operative provisions of the bill that define a property possessor's duty to "refrain from willfully or wantonly injuring" a trespasser. The House concurred in the Senate amendments on April 1, and the bill was sent to the Governor. The Governor's response due by April 11.

• **HB 767 – Passed and sent to Governor**

**Creating the Mississippi Main Street Investment Act** – Mississippi REALTORS® support legislation to create the Mississippi main street investment act. This act would create the Mississippi main street investment loan fund and require the Mississippi Development Authority to establish a program to make loans to municipalities to assist with maintaining and improving the viability of revitalization zones; to require a municipality desiring a loan under this act to submit an application to the Mississippi development authority; to authorize the issuance of state general obligation bonds and provide that the proceeds of such bonds shall be deposited into the

Mississippi main street investment loan fund. The House passed the bill but it died in the Senate Finance Committee.

• **HB 1598 – DEAD**

**First-Time Home Buyer Savings Account** – Mississippi REALTORS® support legislation establishing first-time home buyer savings accounts that can be used for saving funds for the purchase of homes by first-time home buyers. Monies in the account are required to be used solely for the down payment and closing costs for the purchase of a home by a first-time home buyer. Being unable to come up with a hefty down payment is often a major hurdle for first-time home buyers, particularly young people who are grappling with massive student loan debt. The issue has become a critical concern for members of the real estate community, who have noticed a steady decline in the number of first-time and young home buyers in the market. The bill died in the Senate Finance Committee early in the session.

• **SB 2837 – DEAD**

**Tax Credits for Historic Structures** - Mississippi REALTORS® support legislation authorizing an income tax credit for costs and expenses incurred for the rehabilitation of certain historic structures. HB 1691 died in the Senate Finance Committee. The House amended SB 2922 to cap total credits awarded to \$120 million and to extend eligibility under the program through December 31, 2031. The Senate rejected House amendments and invited conference. Subject to April 16 deadline for filing of conference reports on revenue bills.

• **SB 2922 – Senate declined to accept amendments made by House; conference invited**

• **HB 1691 – DEAD**

**Excelsior Mississippi Road Program** - The Mississippi REALTORS® recognize the need to increase funding for vital transportation infrastructure needs at the state and local level. We support reasonable and responsible funding mechanisms to support the Mississippi Economic Council's Excelsior Mississippi Program. The bill died in the House Ways & Means Committee upon failure of the House and Senate leadership to identify an acceptable means of financing improvements and maintenance.

• **SB 2921 – DEAD**

**Charter Schools** - SB 2161 is the only legislation alive, with HB 1044 having died on the calendar on March 30. SB 2161, as amended by the House and sent to the Senate for concurrence or non-concurrence, allows students in C, D and F districts to cross district lines to attend charter schools. The original provision in the Senate bill as introduced allowing establishment of charter schools in C districts without local board approval was removed by the House. Charter schools may participate in PERS, must meet or exceed MDE's high school graduation requirements, and the bill requires local school districts to sell or lease a school at or below market value to conversion charter schools.

• **SB 2161 – Passed the House as amended; Senate concurred; will be sent to Governor**

• **HB 1044 – DEAD**

**Appointed Superintendents** – Will mandate appointed school superintendents after January 1, 2019. Mississippi is one of just three remaining states that elects school superintendents. Currently, a little less than half of the state's superintendents are elected, while the rest are appointed by the local school board- as is common through most of the country. Superintendents should not be worrying about political maneuvering or the next election, their focus should be on their school district without outside distractions. Based on the latest accountability rankings from the Mississippi Dept. of Education, 14 of the 19 A-rated school districts in the state have appointed superintendents. Governor approved April 4.

• **SB 2438 – Passed and approved by Governor**

**Online Sales of Land for Taxes** – This Legislation would allow online sales of land for taxes. The sales are currently advertised in the newspaper and the land on which taxes are past due is sold on the courthouse steps. This would give county tax collectors the option of having an online auction as long as it is advertised in the newspaper with instructions for how to bid electronically. SB 2240 passed and sent to Governor. Approved by Governor on April 4.

• **HB 425 – DEAD**

• **SB 2240 - Passed and approved by Governor**



# Impressive turnout for 2016 MAR REALTOR® Day at the Capitol

Over 240 Mississippi REALTORS® gathered at the Mississippi State Capitol to take part in REALTOR® Day at the Capitol. Numerous Mississippi elected officials spoke to an over-flow crowd in the Capitol's Supreme Court Chambers including Governor Phil Bryant, Secretary of State Delbert Hosemann, Insurance Commissioner Mike Cheney, Treasurer Lynn Fitch and Agricultural Commissioner Cindy Hyde-Smith. The event at the Mississippi Capitol was followed by a Legislative Luncheon at the MAR Building in Jackson with keynote speaker U.S. Congressman Gregg Harper.



Governor Phil Bryant



Congressman Gregg Harper and MAR President Lisa Hollister



Mississippi REALTOR®, Senator Josh Harkins



Mississippi REALTOR®, Senator David Blount



State Treasurer Lynn Fitch



Jane Kingsafer, Hattiesburg; Katie Warren, Madison



Deborah Meadows, Jackson; Stephanie Nix, Ridgeland and Kris Davis, Columbus



Ernie Clark, Brookhaven; Stephanie Shaw, Gulfport



Mississippi REALTOR®, Representative Scott DeLano



Mississippi REALTOR®, Representative Mark Formby



## Five Lucky Members Share Drawdown Prize

Over 100 Mississippi REALTORS® attended the MARPAC Drawdown at the Sparkman Auditorium at the Mississippi Agricultural and Forestry Museum in Jackson. Various vendors provided western-style games and a photo booth while the ticket-holders' numbers were drawn. Over \$56,000 was raised for MARPAC during the event. Five ticket-holders each won \$1,000. The winners were Shellye Beach, Madison; Mark Cumbest, Moss Point; Wally Cummins, Brandon; Derek Havard, Pearl; and Phield Parish, Greenville.



MARPAC Drawdown Throwdown at Sundown attendees



David Stevens, Clinton; MAR President-Elect, David Griffith, Cleveland; John Dean, Leland; Tony Jones, Olive Branch



MAR Governmental Affairs Director Derek Easley and Phield Parish, one of the \$1,000 Drawdown winners



Debbie Benoit and Penny Stettinius, Picayune; Gerard Maher, Diamondhead

## Mississippi Lawmakers recognized for their leadership



Senator Sean Tindell, Republican, Senate District 49, Harrison County was awarded the Mississippi REALTORS® Outstanding Senate Legislator Award for 2015 at the recent MAR REALTOR® Day at the Capitol.



Representative Tommy Reynolds, Democrat, House District 33, Grenada, Tallahatchie and Yalobusha Counties, was awarded the Mississippi REALTORS® Outstanding House Legislator Award for 2015 at the recent MAR REALTOR® Day at the Capitol.





**REALTOR® Day at the Capitol**





**March 10, 2016**



# Looking for help with a downpayment? We can help!

## Mortgage Certificate Credit (MCC)

### CUSTOMER

- Income between \$48,300-\$85,820
- Looking for tax savings
- Needs more income each month

### BENEFITS

- Federal income tax credit equal to 40% of annual interest on the mortgage loan

## Smart Solution

### CUSTOMER

- Income up to \$80,000
- Needs cash for downpayment
- 30 year fixed rate mortgage

### BENEFITS

- 3% down payment as 2nd mortgage (Smart Solution Second) or
- 4% Cash Advance (Smart Solution Premium)

## Mortgage Revenue Bond (MRB)

### CUSTOMER

- Needs cash for downpayment
- Income between \$48,300-\$85,820
- 30 year fixed rate mortgage

### BENEFITS

- 3% Cash Advance



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## Make plans to attend NAR Legislative Conference & Trade EXPO

Registration is now open for NAR's Legislative Conference & Trade EXPO to be held May 9 – 14 in Washington D.C.

For additional information and to register go to [www.realtor.org/midyear.nsf/](http://www.realtor.org/midyear.nsf/).





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# Mississippi REALTOR®

by Kathy Whitfield



Webster's Dictionary defines a champion as one who is "a militant advocate or defender" or "one that does battle for another's rights or honor." It is with this idea in mind that the 2015 MAR Leadership Team began discussion of the type of commitment to others that defines the essence of what the REALTOR® organization stands for—the pledge to be an advocate for both home owners and home ownership. The Leadership Team envisioned the recognition of Mississippi REALTORS® who are more than salespeople, who have become engaged in their community and who have chosen to give back in ways that go beyond the occasional service project. With MAR's motto "Property Professionals, Community Champions" as their benchmark, they outlined the basis for an ongoing award to recognize Mississippi REALTORS® that stood out in service to their neighborhood.

From that vision grew the inception of the Mississippi REALTOR® Community Champion Award, designed to honor REALTORS® who volunteer their time and who demonstrate extraordinary efforts to improve the quality of life in their community. In order to meet eligibility requirements, the applicant must show significant contribution of personal time and the impact of their personal contribution and project's suitability should serve as a role model for other REALTORS®. The award was conceived to recognize the efforts of an individual Mississippi REALTOR® to the service project and not that of an organization and the application process encourages documentation of their work involvement as well as testimonials from the organization or those that benefit from their efforts. Up to two awards may be given each year and a \$1,000 donation is given to the non-profit community organization supported by the REALTOR® champion.

## Reaching Beyond Ministries, Inc.

Several years ago, Jackson REALTOR® Angela Butler's nephew was born with a heart defect and had to be air-lifted to New Orleans for medical care. During that time, Butler's family was displaced and uprooted from the comforts of home for six months. The time they spent as a family vigilantly waiting for the recovery of a loved one in intensive care touched Butler's heart and she developed a deep empathy for others who were "living" in a hospital waiting room away from their home. After seeing the needs of those expe-



# Community Champions

riencing what her family had endured, Reaching Beyond Ministries began in April 2005 with one delivery of lunch to Baptist Hospital's ICU and now provides breakfast and lunch to the attending families at three Jackson-area healthcare facilities. Butler's first efforts included one meal per month, but soon grew to two and then three meals a month at one hospital. Fast forward to 2016 and Reaching Beyond Ministries now delivers 20 meals a month to Baptist Hospital alone. Over time, the ministry grew to include the University of Mississippi Medical Center Pediatric ICU unit and Ronald McDonald House in addition to the Baptist Hospital ICU.

"We provide breakfast on Tuesday, Wednesday and Thursday mornings and hot lunch on Fridays," shared Butler. "We prepare enough food for twelve to fifteen family members," but the number of deliveries to each facility varies. "We are able to do more deliveries at Baptist because we are able to leave the food. We have help from one of the ladies there," she continues. "At the other hospitals we can't leave the food. If there is no one there to receive the food, I have to take it with me and that is why we only do breakfast two days a week." During the holidays, Reaching Beyond Ministries provides Thanksgiving and Christmas lunches to both of the hospitals.

Although Reaching Beyond Ministries is a now a non-profit, Butler shared that she handles the work of the ministry on her own with only the help of the hospital volunteers. The meals are catered by several local restaurants including Chimneyville Smokehouse and Piccadilly Cafeteria and Chick-fil-a provides breakfast. The meals are not donated by the eateries and the cost of the meals is covered by Reaching Beyond and donations from the public. Butler receives no grants and takes no salary or reimbursement for her travel and gasoline. Donations come from a handful of area churches and individuals, but Butler often makes financial donations herself to keep the ministry going. One of the most meaningful sources of financial support comes from families who have benefited from the caring touch of Reaching Beyond Ministries. To learn more about Reaching Beyond Ministries and how you can help go to [www.reachingbeyondministries.com](http://www.reachingbeyondministries.com) or call 601-613-1764.

## Breakthrough Center for Women/Uptown Thrift Store

The Warriors Center ministry to men had been established around 2000 by Pastor David Vincent as a faith-based recovery program in the Memphis area. The center was designed to reach out to those battling substance abuse, homelessness or other life-controlling problems by providing food, transitional housing, substance abuse treatment, recovery support, counseling, spiritual support and job placement. Pastor Vincent had a desire to provide a similar program for women in the DeSoto County Mississippi area.

Pastor Vincent had no idea how to begin raising money to support the women's ministry, but Olive Branch REALTOR® Judy Kellum began to talk with the pastor about the idea of opening a thrift store to raise revenue for the shelter. As they ended their conversation one day, Kellum jokingly said "If you ever get ready to set up that thrift store, give me a call. About two months later he called and asked if I was serious when I said I would help with the thrift store," she laughs.

The Pastor soon called and asked Kellum to accompany him to look at a building he was considering. When they arrived at the building, he asked her what she thought about it as a potential spot for a thrift store. Kellum quickly drew from her knowledge of real estate and suggested that he start with

the outside of the building to get the space ready. "I thought since it was downtown it should be called Uptown Thrift Store," she says. "We needed lighting. We needed shelving and other things. The remark I made about helping him set up the store turned into me setting up the entire thing." Kellum got it ready to open, stocked it and has been volunteering her time to the thrift store every day since it opened.

From the very beginning, Kellum drew on her REALTOR® talents and began asking for contributions for everything from lighting, shelving, carpeting, lumber and inventory to sell in the store. "We got contributions from Germantown Baptist Church. Most all of the ladies' groups in DeSoto County are familiar with the thrift store," she adds. "The Northwest Mississippi Association of REALTORS® chose this program as their community service project for 2015." The NWMAR REALTORS® began cleaning out their closets, making donations and getting the word out about Uptown Thrift and the Breakthrough Center. So far, the success of the shop has continued to flourish even with word-of-mouth referrals and the use of social media and without the use of formal advertising.

Kellum is quick to cite her 34-year career in real estate as her biggest asset. "Because I know so many people in DeSoto County, I just go to them and ask for things and they say yes," Kellum declares. She is not shy about asking for contributions. Local restaurants donate food which she picks up weekly and takes to the shelter and other restaurants deliver to the shelter as well.

The Breakthrough Center for Women is a yearlong Bible-based program designed to minister to women who have suffered substance or physical abuse or homelessness. Kellum describes the program as "military-style" but voluntary program of spiritual study, organized chores and personal ministry. Once the participants finish what she describes as a monthlong "boot camp," the women come to work at the store as part of their recovery process. Many receive much-needed medical and dental care, are assisted with grooming and appropriate apparel, attend church and various community programs. After completing the yearlong program, they are assisted with reentering their community and finding employment. To find out more about how to help Breakthrough Center for Women and Uptown Thrift go to <https://www.facebook.com/Breakthrough-Center-for-Women-North-Mississippi> or [www.warriorscenter.org/programs](http://www.warriorscenter.org/programs) or call 662-890-9600.

## Do you know a Community Champion?

The deadline to apply for MAR's 2016 Community Champion Award is Friday, August 19, 2016. Nominations can be submitted on behalf of someone you know and self-nominations are also accepted. Judging is based on the amount of personal time the individual has dedicated and the scope of the population who may have benefited through their volunteerism. Other factors, such as the uniqueness of the project, may be considered as well. The honorees will be announced at the MAR Convention & EXPO in Natchez in October and up to two Mississippi REALTORS® can be selected. A \$1,000 donation will be made to the winner's organization by Mississippi REALTORS®. If you would like to nominate yourself or someone else, please contact MAR at 601-932-5241 or [mar@msrealtors.org](mailto:mar@msrealtors.org) for an application.



# Local board community service projects



The Northeast Mississippi Board of REALTORS® host Honor Roll Pizza Parties every nine weeks for all qualifying area Boys and Girls Club members. Held in four Northeast Mississippi area clubs, the NEMSBD Board provides the food and NEMSBD members assist with the events. In January, a total of 116 area Boys & Girls Club Honor Roll students were honored in New Albany, Ripley and two Tupelo clubs for their hard work and outstanding grades.



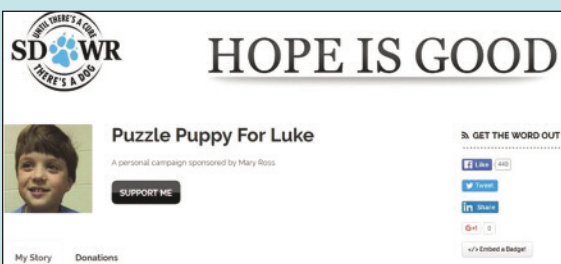
The Gulf Coast Association of REALTORS® established an after-school program, creating an online social media campaign to raise funds for literacy programs. GCAR members were challenged to donate to the campaign with GCAR pledging to match the amount raised by the members. GCAR members also toured the Gulf Coast Boys and Girls club with NAR President Tom Salomone during the NAR Region 5 meeting in March.



At their recent luncheon, The Hattiesburg Area Association of REALTORS® donated sports equipment for Boys and Girls Club of Hattiesburg. The project was done in conjunction with the Laurel Board of REALTORS® and the boards will be delivering the equipment to the Hattiesburg Boys and Girls Club together.



The Southwest MS Board of REALTORS® assisted in a "Toys for Boys and Girls Drive" at Christmas and will be sponsoring and participating in the Amite County 4-H "Spring Shoot" archery event. They also obtained a Smart Growth Action Grant from NAR for the City of McComb to aid in a project that fosters growth and boosts property values for the city.



The Biloxi-Oceans Springs Association of REALTORS® is participating in "Puzzle Puppy for Luke Ross," a campaign to raise funds to provide a service dog for Luke Ross, an Ocean Springs 7-year old diagnosed with Autism Spectrum Disorder. Luke is non-verbal and suffers from seizures and a service dog would be able to detect seizures and help Luke with mobility. GCAR's goal is to raise \$25,000.



The Laurel Board of REALTORS® recently hosted fundraiser luncheon for "Glory House," a Laurel non-profit community outreach program ministering to those in need. The money raised will go to stock the food pantry.



Golden Triangle Association of REALTORS® participated in a "Stuff the Sleigh Project". They presented toys and monetary donations to four Starkville/Columbus-area organizations to assist families in need during the Christmas season.



The Meridian Board of REALTORS® donated Easter baskets and personal care items to the women and children being supported through Care Lodge, the only accredited shelter providing comprehensive services to victims of domestic abuse in East Mississippi.





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By Chris Adcock

FOR THE TECH OF IT

## Mississippi REALTOR® Website Updates

There are some new and exciting things happening to the Mississippi REALTOR® Website (msrealtors.org). MAR's website is constantly being updated and improved to provide new information and better tools for members and consumers alike, but there are some special changes we wanted to let you know about.

### Mississippi REALTORS® Referral Network

On May 2, we will be launching the Mississippi REALTORS® Referral Network. This tool was championed by MAR's Membership Database Task Force, Chaired by Karen Glass. The Referral Network helps members network with and refer business to fellow Mississippi REALTORS®. To join the network, simply fill out the Referral Network questionnaire. The questionnaire also helps MAR identify members with expertise in various specialties, interests and experience in the political arena. You can find the questionnaire and Referral Network at the Member Services section of MAR's website. When filling out the questionnaire, you can select what information you want to share about yourself such as social media and website links, preferred contact information, and areas of specialization.

### Find a REALTOR® Improvements

MAR is improving the Find a REALTOR® tool. This section of the website is designed for consumers and members to be able to quickly find a REALTOR® in their area. When you fill out the referral network questionnaire (mentioned above), you will see options to make certain information viewable by the public. You can now easily share more contact information, links to your social media profiles, as well as your experience and specialties. We also link to your REALTOR.com Agent Profile, so make sure you have claimed your free profile! To claim your Agent Profile, visit [www.realtor.com/agentprofile](http://www.realtor.com/agentprofile).

These enhancements should make the Find a REALTOR® tool give you more control over what information you display to consumers, as well as provide consumers with the information they are looking for.

### Security Enhancements

MAR is currently developing a new secure login system for the member's area of the website, to allow us to provide more tools and keep them as secure as possible. We will be sending out information when the new system is ready to launch. You will need to create a password to access the new members' area during the transition.

### Website Redesign

At its March meeting, MAR's Board of Directors approved a new website redesign project that aims to better serve information to our members and consumers. This new design's goal is to improve the look and feel of the website, while making it easier to navigate and locate the information you are looking for. The new design will also be responsive, meaning it will scale down to fit mobile devices such as smart phones and tablets. Responsive is quickly becoming the new standard in website design. It provides the same information in a format that looks like it was built for the device you are viewing it on. This new design is sure to be a significant improvement for our website, so stay tuned for

more updates!

Some of these design elements will likely transfer over to other communication mediums, including our social media profiles. Make sure you follow MAR on Facebook to get updates from us! You can find our page at [www.facebook.com/msrealtors](http://www.facebook.com/msrealtors).

*Chris Adcock is MAR's Information Technology Director. Contact him at [cadcock@msrealtors.org](mailto:cadcock@msrealtors.org)*





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It is often said that you "get what you pay for," but occasionally you don't have to pay! In 2016, the MAR Standard Forms on zipLogix® which were created, developed and made available by Mississippi REALTORS® for Mississippi REALTORS® are now available at no cost to REALTOR® members, thanks to NAR. In early 2016, NAR will be providing zipForm® PLUS and zipTMS™ at **NO CHARGE**, making the price right for keeping the REALTOR® at the center of the real estate transaction and making access to Mississippi REALTORS® digital form set affordable to all Mississippi REALTORS®.

For additional information on NAR's newest member benefit, go to [www.msrealtors.org/zipforms](http://www.msrealtors.org/zipforms).



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## Local Board MARPAC participation levels

As of December 4, 2015 MARPAC reached 117.7% of its \$225,000 goal with \$264,799.50.

<b>Biloxi-Ocean Springs</b>	<b>60.2%</b>
<b>Central Mississippi</b>	<b>50.3%</b>
<b>Clarksdale</b>	<b>69.2%</b>
<b>Cleveland Board</b>	<b>56.4%</b>
<b>Four County</b>	<b>51.0%</b>
<b>Golden Triangle</b>	<b>63.7%</b>
<b>Greenville Area</b>	<b>86.7%</b>
<b>Greenwood</b>	<b>67.6%</b>
<b>Grenada</b>	<b>110.0%</b>
<b>Gulf Coast</b>	<b>56.6%</b>
<b>Hattiesburg</b>	<b>55.7%</b>
<b>Laurel</b>	<b>70.9%</b>
<b>Meridian</b>	<b>85.7%</b>
<b>Mississippi Commercial</b>	<b>74.5%</b>
<b>Natchez</b>	<b>47.8%</b>
<b>North Central</b>	<b>59.3%</b>
<b>Northeast</b>	<b>62.8%</b>
<b>Northwest</b>	<b>69.1%</b>
<b>Pearl River</b>	<b>64.9%</b>
<b>Southwest</b>	<b>68.0%</b>
<b>Vicksburg-Warren County</b>	<b>68.0%</b>
<b>Total Participation:</b>	<b>59.1%</b>

Fair Share Participation Goal



## 2016 Fair Share Investment Form

### Amount:

☐ Other ☐ \$1,000 (Sterling R)  
☐ \$25 (Fair Share, Salespersons) ☐ \$2,500 (Crystal R)  
☐ \$99 (Fair Share, Brokers) ☐ \$5,000 (Golden R)  
☐ \$250 (Magnolia Club)

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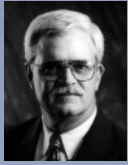
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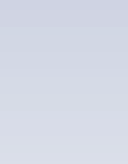
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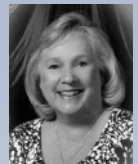
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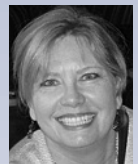
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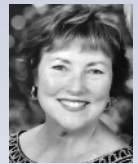
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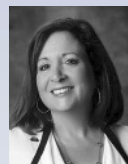
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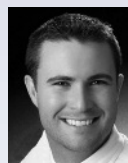
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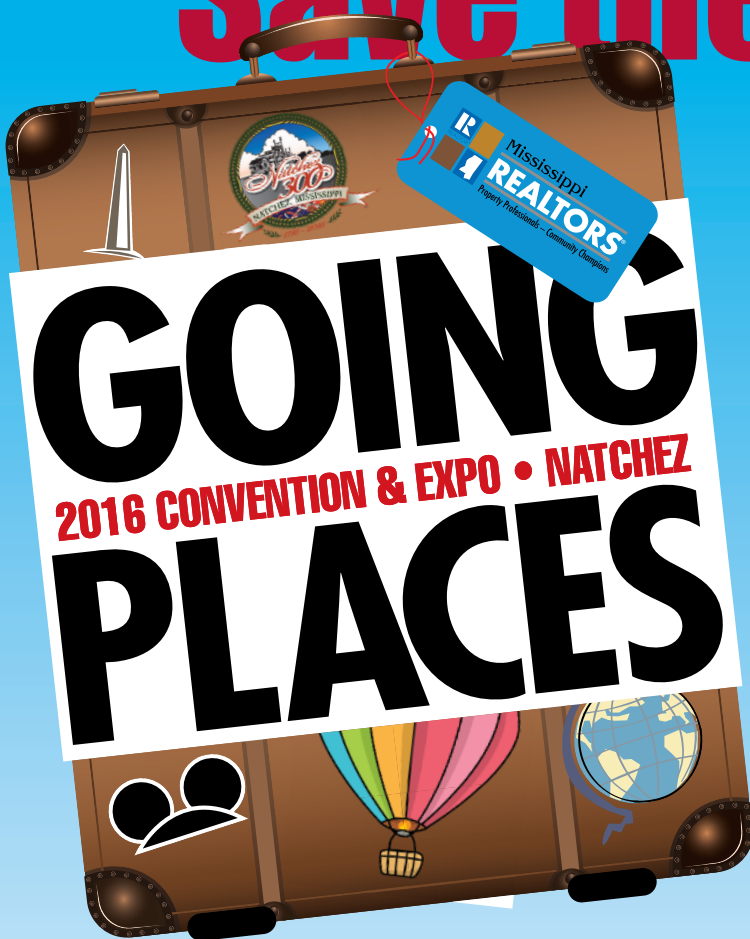




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___ Non-Licensee Spouse/Guest:	\$99 by October 1 / \$119 after October 1 - onsite Non-education events only.
___ Affiliate Member:	\$199 by October 1 / \$229 after October 1 - onsite

**For additional information or to register go to [www.msrealtors.org/convention](http://www.msrealtors.org/convention)**